



AN EXPLORATORY STUDY INTO WORK-LIFE BALANCE MECHANISMS OF WOMEN IN THE NIGERIAN BANKING INDUSTRY



Godfrey Uzonwanne¹

¹University of Leicester,
Leicester, United Kingdom.

Francis Uzonwanne²

²Department of Psychology,
University of Ibadan, Nigeria

Onyeka Uzonwanne³

³Doctoral Researcher, Law
School, De Monfort
University, Leicester,
United Kingdom

ABSTRACT

Purpose: This study is an exploratory study of working women in the Nigerian banking industry.

Design/Methodology/Approach: The study employed a survey methodology to gather empirical data from women working in the industry with a view to testing the applicability of certain concepts found in theory within the context of a developing country. A sample of 10 respondents were interviewed to seek their views on how women balance family life with the demands of a successful career in the Nigerian banking industry. The data gathered was analysed by qualitative thematic analysis.

Findings: The views gathered demonstrated a variety of opinions across the sample. The survey revealed that various constraints were faced by these women, some of which the women felt were gender specific and others they felt were culturally imposed on them.

Originality/Value: This study brings into perspective aspects of work-life balance not previously investigated in literature. Studies of this nature on work-life balance in emerging markets are not very prevalent in the work-life balance literature.

KEY WORDS: Work-life balance, gendered organizations, cultural perceptions, women in banking, children and career, glass ceiling.

1.0 INTRODUCTION

One of the most fiercely debated topics in the feminist literature is gender discrimination. An exploration into gender related issues is indeed one which is sensitive to many facets of society depending on the social, cultural and political values of the writer, the reader and the observer(s). Kane and Sanchez (1994) argue that within the family structure, the female gender is dominated by the male gender thereby creating perceived inequalities between both genders. Women in Nigeria and indeed most developing countries have always played a significant role in providing subsistence for the family while also nurturing their offspring (Lupri, 1983).

The economic reality in today's Nigeria, however, has seen women taking up more graduate and management positions than they ever did in the past. Kane and Sanchez (1994) theorize that working women in marriages with children are least likely to criticize male dominance at home or strive for egalitarianism in the place of work due to a conscious need to preserve their family balance and maintain a smooth transition between family and work responsibilities. In their view, this reluctance to challenge dominance by the male gender is a magnification of the already existing inequality. Agonito (1993) refers to this acquiescence by married women as being "a nice girl." Nice girl in this context refers to subordination to the male gender and acceptance of an auxiliary role in family and work situations.



All over the world, the banking and finance industry is known to be a highly intensive environment demanding long and tedious hours of work to ensure that clients are kept happy and the bank is kept relatively profitable and safe from risk (with interest rates, exchange rates and stock prices changing so frequently). In order to maintain this level of corporate demand, bank staff, both male and female need to “bend over backwards,” often sacrificing family life to compensate for the long hours spent at work. Culturally, the Nigerian society assigns a significant percentage of childcare to mothers in the belief that women are better equipped for the day-to-day demands of childcare (Awe 2001). Fuegen *et al*(2004) argue that women’s career progress in the place of work is ultimately dampened when they have children and attempt to balance their caregiving role with a semi-breadwinning role.

Another empirical study by Berdahl and Moon (2013) argued that this apparent career dampening experienced by working mothers was also found to be applicable to working fathers who swapped their traditional breadwinning role for a predominantly caregiving role in support of raising their children. Conversely, Berdahl and Moon (2013) also observed from their survey that women without children or women with children, who had more of the breadwinning role than the caregiving role (whether or not they had children)_did not experience any drawbacks in their career progress. This indicates that the problem of career progress and childbirth/caregiving was not directly associated with gender but was more closely associated with role assignment. In Nigeria, a society with more conservative values than most western countries, role assignment tends to be more defined with both men and women performing some caregiving and breadwinning roles but with the balance of caregiving tilting towards women and the balance of breadwinning tilting towards men.

In contrast, most Western societies such as the United Kingdom tend to present a relatively equitable distribution of role assignment across the male and female gender between the caregiving/childcare and breadwinning roles in contrast to developing societies like Nigeria. These societally assigned roles of women to the greater proportion of childcare/caregiving according to Greer (1970) and Calas and Smircich (1996) are being strongly challenged by the increased influx of women into t

he workplace. This study therefore leverages this view to examine how a career in the Nigerian banking industry can alter the work-life balance of women working in the industry. Our study is novel in its attempt to explore the views of respondents empirically within the context of a developing country, while testing the validity of certain theoretical standpoints generated through observations in more advanced societies with less conservative values. No previous study has conducted such an empirical analysis of work-life balance of working women within the Nigerian banking industry.

PURPOSE OF THE STUDY

A significant level of interest currently exists across various disciplines and professions in the challenges faced by women in traditionally male-dominated industries (Gedro 2010; Germain *et al.* 2012). Over the last fifty years, female education has increased significantly across disciplines thereby paving the path for women to function in career roles across various industries. The central purpose of this article therefore is to examine how much cultural values interfere with the rise of women to the top hierarchy of the banking industry in a developing country where traditional family values and gender role assignment influences may still be dominant.

2.0 CONCEPTUALIZATION AND THEORY

While there remains a substantial amount of work to be done in aligning work roles along a framework of skill sets, rather than along gender lines within male dominated industries, the push for egalitarianism of gender roles in male dominated industries has taken on an increasing tempo in the last few years with studies such as Carlan and McMullan (2009) examining the ability of women police officers in coping with the tough demands of fighting crime and Germain *et al* (2012) looking at discriminatory practices toward female pilots in the aviation industry.

The Glass Ceiling and Work-Life Balance

A very commonly discussed concept in the gender literature relating to limitations in the career progress of working women in today’s organizations is the concept of the glass ceiling. The glass ceiling is described in literature as a perceived obstruction to career advancement for women high up on the career ladder (see Lyness & Kroft 2005, Hewlett 2007;

and Eagly & Carli, 2007). Some authors such as Hewlett (2007) argue that several glass ceilings exist in the career path of a woman preventing her from rising from one level to the other in her career. The provision of federal legislation to curb discriminatory policies against the female gender, in a country such as Nigeria where no such laws currently exist, may be a way forward to ensure that the glass ceiling is shattered (Lyness & Kropf, 2005). Madichie (2009) is of the view that Nigerian women have successfully shattered the 'glass ceiling' and are therefore as capable as Nigerian men in attaining their desired career oriented goals. Burchielli *et al.* (2008) however maintain that the vast amount of evidence in the management literature indicates that women in the labour market continue to be substantially marginalized.

Guillaume and Pochic (2009) carried out an empirical study in a French utility company to test the existence of the 'glass ceiling'. The survey sample comprised a selection across men and women from middle to top management, a total of 60 respondents. In addition to their survey data, they also employed data from the human resources database of the utility company to examine gender-based progression trends. The survey revealed that a substantial amount of women who were earlier featured in junior and middle management subsequently fizzled out and were not represented in senior management which was dominated by men. They further observed that women of natural child-bearing age tended to have constant family-related difficulties which tended to affect their efficiency at work resulting in most of these women not making it to senior management which was composed of about 10% women. With these findings, Guillaume and Pochic (2009) concluded that in the case reviewed, the 'glass ceiling' was indeed evident.

Work-life balance for working women is therefore a relevant concept in the glass ceiling debate. If family commitments have a demonstrated impact on the ability of female professionals to rise to the top of their professions, the question of how an appropriate balance between family and work commitments can see female professionals equitably competing with their male colleagues for leadership roles in organizations becomes inevitable. Greenhaus and Singh (2003) defined work-life balance as the measure of satisfaction individuals derive from both their roles within the family and at work. Hill *et al.*

(2001) further define work-life balance as the degree to which an individual is able to simultaneously cope with the physical, mental and emotional demands of paid employment and family responsibilities. Kirchmeyer (2000) qualifies this balance by indicating that the degree of satisfaction an individual derives from both work and family life is essential to the provision of an overall fulfilling life. Due to the essential nature of work and family life to both genders, the act of effectively balancing these two aspects to create the adequate level of satisfaction for oneself is indeed very sensitive (Gregory & Milner, 2009).

Traditionally, the balancing of family and work roles was distributed across genders with men taking charge of work roles while women took charge of family roles (Awe, 2001). The increasing need for double income to support families due to pressing economic conditions has meant that women spend more time at work and less time at home (Elloy & Mackie, 2002). In the face of the foregoing evidence, Tausig and Fenwick (2001) argue that certain individual and job characteristics may affect the attainment of work-life balance. Their findings demonstrate that increased family responsibilities, such as having a spouse/partner and children, tend to have a negative impact on the satisfactory maintenance of a work-life balance. Gregory and Milner (2009) argue in favour of this balance tilting as a result of children and spouses, however new evidence from Berdahl and Moon (2013) suggests that the work-life balance was equally prone to affect men with family responsibilities as much as women with family responsibilities.

Gendered Organizations and Cultural Influences

Acker (1990) theorizes that cultural perceptions of gender in the society tend to be reproduced in organizations. Powell *et al.* (2008) provide further evidence of societal gender-based cultural values seeping into organizations and organizational role assignment mechanisms, thereby causing cultural role assignments to prevail within the organization. Acker extends the role assignment of women as caregivers and men as breadwinners to the organization highlighting how limitations tend to be imposed on women within the organizations. Following Acker's argument, a gendered organization is one in which assignments are based on pre-supposed gender roles thereby causing restrictions

to be imposed on one gender in certain areas or functions of the organization.

Acker bases her theory of gendered organizations on the concept of a male dominated organization where important roles and functions are occupied and carried out by male workers. Due to the culturally assigned role of women as caregivers and homemakers, the balance is therefore one of a sacrificial nature (Chapman, 2004). Under this circumstance, women who wish to have a normal family life while pursuing an active career within a gendered organisation may no doubt face considerable difficulties in rising through the organization's hierarchy. The nature of the sacrifice entailed for women to compete effectively in a male dominated organization may mean that the women shed some of their culturally imposed feminine qualities and take up male social characteristics as a coping strategy (Sorenson, 1984). Acker (1990) agrees with the feminist concept of gender, which expands far beyond the primary concepts of identity and image.

The defining facet of gender is culture. This is because gender roles are learnt and are influenced by powerful cultural constraints (Acker, 1990). These cultural constraints in turn are replicated in the values and expectations of women's responsibilities in the family and place of work. The culture of a people essentially identifies the value system of the people in relation to their belief systems, norms and attitudes towards issues, roles and functions within the society (Powell *et al.*, 2008). Furthermore, cultural values and beliefs in relation to gender are usually the basis of gender conceptions in organizations which are microcosms of the broader society. Cultural effects transmitted from the broader society therefore will play a significant role in how women are perceived in the place of work. This perception may be accommodating or otherwise, depending on the values that drive the culture of the society in question. Another way of looking at Acker's argument of organizations being male dominated is to argue that organizations are not structured to favour caregivers. Berdahl and Moon (2013) quite clearly indicate that both men and women who have caregiving assignments are hindered from smooth growth within the work environment. Following Berdahl and Moon's view, in a society where caregiving roles are assigned to women, the likelihood of career progression for women within the work place may be questionable.

An essential part of Acker's argument is the separation of work from family in order to erase the emphasis of culturally assigned gender-specific roles from filtering through to the work place. To separate work from family in this way, an organisation would have to be gender neutral. However, though allegedly gender neutral, masculine norms and practices continue to prevail in organizations making them predominantly gendered (Kelan, 2008). Agonito (1993) highlights that the gender dominance problem is so deeply rooted in the female gender that most women tend not to clearly understand the issues that the gender inequality debate is all about. Most Nigerian women see childbirth as essential in order to be culturally accepted in the Nigerian society. As a mother herself, she acknowledges the constraints of pursuing a career as a university professor while going through gestation, childbirth and caregiving. In spite of being a mother, Agonito argues that the societal view of motherhood being a part of the feminine identity should be challenged by all women. In this light, women who choose not to have children can fit perfectly into the gendered organizations described by Acker (1990) and qualified by Berdahl and Moon (2013).

To support Agonito's (1993) view, Gherardi (1994) further stated that "the way we do gender" can help to either reduce or increase gender inequality. According to Gherardi (1994) and Kelan (2010) "the way we do gender" can be interpreted to mean the amount of cultural influence each society deems acceptable in its gender role debate. These cultural influences can be attributed to the direct influence of traditional values existing within each society. Such value systems will restrict or promote the rights of women to equal opportunities as men at work. Powell *et al.* (2008) conducted an empirical study to investigate the views of female engineering students training for a career in the engineering industry, a traditionally male dominated industry. In conducting the study, they adopted a two-part, semi-structured interview method to gather reflective data on the industrial placement experience of a sample of 26 second-year students. The first set of interviews was conducted prior to the placement while the second set of interviews took place after the placements. The study also conducted two focus groups after the placement to further explore if any career changes had occurred as a direct outcome of being exposed to a traditionally male-dominated industry. The study

concluded that the female placement students, in order to seek acceptance within the industry, tended to conduct themselves in a manner that gained them male acceptance and approval. This was done through the following masculine lenses: acting boyishly, condoning gender discrimination and criticizing feminism. It is however essential to critically examine these coping mechanisms highlighted in Powell *et al.* (2008). Safety concerns control what people must wear in certain situations, and neither men nor women dress as they normally would in particular workplaces. In response to Powell *et al.* therefore, the mannerism and conduct of the engineering industry is set by the work environment rather than the societal cultural values of role assignment.

Etzkowitz *et al.* (1994) provide further evidence in support of the premise that organizations are not entirely gender-neutral and that barriers to career advancement clearly do exist for women in professions that have been culturally assigned to men. Women are often required, as argued in Powell *et al.* (2008), to demonstrate their masculinity in order to be accepted as pseudo-men in the higher echelons of male-dominated professions. Pseudo-masculinity in effect is a denigration of their original gender, the female gender. Burchielli *et al.* (2008) conducted a survey of five female senior managers in a major metropolitan bank in Australia to seek their views on the specific mechanisms they adopt in balancing family and work requirements. While the women did not agree with the specific existence of the notion of a balance between family and work requirements, they admitted that support from family members, friends and paid child carers was essential to their ability to remain significant and relevant to professional workplace demands. Other mechanisms adopted by women to cope with work requirements include staying single till much later in life or getting into marriage with a specific agreement with their spouse to delay childbirth until later in their career (Guillaume & Pochic, 2009). Technological advancements such as In Vitro Fertilization (IVF) now provide the means for women to delay childbirth till much later in their career. A significant balancing factor that may facilitate the work-life balance of working women is government policy and legislation to compensate working mothers for time spent away from work in gestation and childcare. Lyness and Kropf (2005) provide evidence that in the presence of visible national policies protecting working mothers, organizational culture will be inevitably moulded to emulate the national policies.

Summary of Conceptualization and Theory

The foregoing review of literature highlights some key themes such as perceived linkages between gender roles and cultural values in society, seeping through to organizations and encouraging the enforcement of these culturally imposed roles on women in male-dominated organizations. Other themes emerging from the literature also indicate that as a result of the culturally assigned gender roles adopted within organizational frameworks, the progress of women within male-dominated organizations may prove difficult (the glass ceiling concept). It is therefore inevitable that women in perceived male-dominated careers will have to devise coping strategies in order to make progress in their careers. In the data analysis section, these two leading themes are further broken down into sub-themes to enable a broad exploration of the culture-gender relations, concept of the glass ceiling, industry specific traditions and coping strategies employed by a sample of successful female executives in the Nigerian banking industry.

3.0 METHOD AND DATA

3.1 Research Design:-

This study followed a survey research design by employing semi-structured interviews to investigate the views of respondents around the key issues identified in literature such as the factors affecting the work-life balance mechanisms of working mothers in the Nigerian banking industry. This research design is supported by Stanley and Wise (1993), Eriksson and Kovalainen (2008) and Bryman and Bell (2011) as being appropriate for gathering primary data in a study measuring human perceptions and societal values. The interview tool leveraged on the themes emerging from the literature to tease out individual and group-oriented balancing mechanisms, as well as general views about the culturally-assigned gender role of caregiver associated with the female gender in the Nigerian society.

The surveys were conducted across five Nigerian commercial banks all based in Lagos, Nigeria. A total of 10 respondents were interviewed, two from each of the five banks. All the respondents were married, working mothers aged between 40-50 years and were all employed at senior management levels to ensure that they fit the profile of the

“married, working, career driven family woman and mother who had risen through the hierarchy of the Nigerian banking industry”.

3.2 Data and Measures

The data collection instrument was designed to tease out views on the significance of societal culture of a male dominated society seeping into the banking culture and environment. It is common for organizations in modern societies to portray the perception of gender neutral institutions; are there, therefore, any roles within the Nigerian banking industry that indicate that women who have been assigned the caregiver role may not be able to cope with the demands of the industry? If so, what mechanisms are in place to overcome these industry-specific barriers to enable women with families to attain the peak of their careers simply based on merit, without the fear of a glass ceiling cutting short their career ambitions. Access to these respondents was

through existing contacts of one of the authors in the Nigerian banking industry. The aims and objectives of the study were discussed with the respondents; and anonymity of individuals and organizations was guaranteed prior to commencement of the interviews, although two respondents expressly indicated that they were not bothered about keeping their identity secret as they believed that they were entitled to their views on the issues discussed. In consideration of the broader ethical implications of disclosing identities, it was decided to maintain anonymity on all the subjects and organizations involved in the survey.

Table 1 provides a general profile of the survey respondents. The organizations were tagged A, B, C, D and E and respondents from organization A were tagged A1 and A2, respondents from organization B were tagged B1 and B2 and so on.

Table 1: Profile of Interview Respondents

Respondent Identity	Level Within Organization	Organizational Type
A1	Senior Manager	Commercial Bank
A2	Executive Director	Commercial Bank
B1	Assistant General Manager	Commercial Bank
B2	Deputy General Manager	Commercial Bank
C1	Executive Director	Commercial Bank
C2	Assistant General Manager	Commercial Bank
D1	Senior Manager	Commercial Bank
D2	Senior Manager	Commercial Bank
E1	Senior Manager	Commercial Bank
E2	Assistant General Manager	Commercial Bank

Although the interviews were scheduled to last 30 minutes each, all the interviews lasted a little above one hour each. The interviews were conducted face-to-face in the respondent’s offices in Lagos, Nigeria, in August 2011. The respondents were asked to comment on each of the issues structured along themes generated from the literature. This allowed a free flowing discussion from the respondents. At the end of the discussion on each specific issue, the respondents were asked to summarise their views in one specific sentence before moving on to the next issue for discussion.

4.0 THEMATIC OUTLINE OF SURVEY DATA

The data gathered was sorted out into manageable themes following issues identified in the literature such as gender and culture, industry specific traditions, the concept of the glass ceiling, etc. The data collected was analysed by thematic analysis. Under each theme, respondent’s views were outlined and discussed in relation to existing views in the gendered organisation literature. The purpose of examining the data along these themes was to enable the study to establish trends between the data and existing literature in order to explore the compatibility of existing views in relation to the context under review.

4.1 Gender and Culture

In exploring how much of the impact of the broader societal culture and gender role assignment of caregiver and breadwinner was seeping into the fabric of the Nigerian banking industry, the interviewer asked the respondents:

In the broader society, in our villages, towns and cities in Nigeria, there is a general expectation that women should provide care for children while men go out to work. Do you feel that your presence in this bank as a senior executive is frowned upon by men or even women in less demanding roles? As you rose through the hierarchy of the bank, did you at any time feel that certain roles were reserved for men and others for women?

Culturally, yes, women are expected to raise children while men go out to work but these days, men do not really want to carry all the financial burden of running the family on their own. My husband is always very happy when I pick up a bill that he is meant to pick up, but he still expects me to make the childcare arrangements. Once that is done, he doesn't really mind if I am away at work all day. In the banking industry, I think both men and women have an equal chance of succeeding in their career to any level they desire. People still look at you funny as a female in a top executive position, and all sorts of speculations go on behind you about the dirty things you may have done to rise up there, But as an organization in the private sector, the bank in my view is more concerned with who can contribute to its bottom line rather than what gender they belong to. You know men are always boys: I always used to be at logger heads with my husband earlier on in my career till I learnt to treat him as one of my little boys and pamper him by seeking his approval. I can look back now and say that he was instrumental to my success.

(Respondent A2)

You know, as much as we may be educated in leading Western Institutions, Nigeria remains a male-dominated culturally sensitive society. I am not sure that there are specific roles within the bank that a

woman cannot fit into, but the long and short of it is that she will have to make sacrifices to get there: perhaps have just one child, in some cases separate from her husband etc., but you know, a lot depends on how each woman works around her man though.

(Respondent A1)

My husband is quite homely you know, he still makes me breakfast in bed and all those romantic little gestures. He is very good with the children. But when his mum is around, and he still wants to make breakfast on a Saturday morning, common sense tells me to hustle him out of the kitchen. Otherwise I will not hear the last of it from his mum. In the office, there is an expectation that women lower down the ranks tend to depend a lot on their femininity to get transactions through; I must say the guys tend not to take such women seriously when they rise up the ranks. But for women who are genuinely good at what they do, properly educated and embody self-respect, there is a significant amount of respect for them and nobody messes with them.

(Respondent B1)

Rising to this position was not without its challenges! I recall rumours going around the bank a few years ago attributing my success to bedding most of the men in senior management. Then the rumour suddenly shifted to tagging me a lesbian, saying that was the reason why I had no need for my husband and children, so I spent all my time in the bank. Male colleagues suddenly started asking after my husband and children, and soon enough, rumours were spreading that I was separated from my husband, etc. I can tell you that I made sacrifices but all supported by my husband to rise to this level. I am still with my husband and have four lovely children with him, and we are one big happy and comfortable family. The men could not understand how a woman could remain in her marriage and still spend such long hours in the bank, so they concluded that she must be divorced; what man would accept that from his wife? My man did because we always

talked things over, and I continually assured him of my love for him and never disrespected him, that's how I did it.

(Respondent C1)

The banking environment is a boys' club, has been a boys' club and will be a boys' club for a long time to come. It is a high stress environment which is really easier for men to succeed in rather than women who take time off to have babies, snatch 10 minutes here and there to call home, children's schools, etc. I don't think the bank really reserves any roles for men or women; but if you are unable to demonstrate that 200% commitment the job demands, then you may not be able to rise into certain roles in the bank. Now if you are snatching 10 minutes here and there as a woman to balance your family needs with your work needs, then your commitment will diminish; and this may affect your career progression. If your husband, however, is taking some of the pressure off you, then perhaps your commitment at work can increase.

(Respondent C2)

There are still quite a few very traditional men around who think a woman's place should be in the kitchen. I run into them now and again. but my thinking is that they are everywhere, really. It's a changing world for women all over the world. I can imagine how shocked my managing director will be if he heard that a woman who could contribute to the bank's profit was denied a position due to her gender! He would sack everyone involved in that decision. Don't get me wrong, though, women do still need to prove themselves a little bit harder by showing that their family life will not interfere with their job function; but in Nigeria, it is quite easy if you are married to an educated man who is also pursuing a career. We have a nanny and a driver. In the morning we all leave for work and school; and at lunch time, I stop by at home for lunch with the kids when the driver picks them up from school. My husband is happy when I do that, and when an engagement cuts across my lunch hour and he is free, he

pops home. I am not saying it works so smoothly, but at least it works.

(Respondent E1)

The views expressed by the respondents under the foregoing theme resonate strongly with Acker (1990) in demonstrating the strong cultural influence on gender role assignment in the Nigerian banking industry. The respondents clearly accept their gender-imposed roles of caregivers but further demonstrate that even though society has placed this expectation on them, economic conditions confronting the family and profit-oriented private sector organizations means that these roles do not necessarily restrict their careers or seep into the role assignment structure of their respective organizations.

4.2 Industry Specific Traditions – Long Office Hours

This theme explored how working mothers and wives cope with the long hours and intense pressure associated with a career in the Nigerian banking industry. The Nigerian banking industry is characterized by long working hours and intense work pressure due to a proliferation of banks in the Nigerian economy, leading to intense competition and rivalry between banks. Longer opening hours is perceived as a means of improving customer service as the provision of ATMs tends to be risky in a wide number of locations due to poor national security issues. The survey asked respondents:

A career in banking at any level is indeed a highly demanding career in terms of the long hours spent at work and the sheer pressure and pace of the day. How do you manage to cope with this and manage your family relations, time with your loved ones, etc.?

I used to work for an investment bank in London for a couple of years before joining this bank. A career in banking is not for the weak or faint hearted! My husband is also a banker. and so he understands the tradition and is fine with it. We have a nanny and a driver who we consider to be part of our family because they basically run our home, and my husband and I provide financial and emotional support for the home. It all boils down to respecting one another really, we

have our difficult times, but we talk it through and get back on track. During the week we try to have lunch together as many times as we are both free at lunch time, and I ask the driver to drive through my office when he picks the kids from school so that I can spend 15 minutes with them in the car park. My husband and I try to be home (at least one of us) before the kids get into bed, and we have breakfast together every day and say our morning prayers together as a family. These little times are significant and have kept us together and strong. Our annual vacation is also a special period for the family, and we all respect its importance.

(Respondent C1)

It is a wrong perception to think that bankers finish late every day! Some days, I can get away from my desk by 18.00 hours while on other days I pull myself away by 22.00 hours! It all depends on the time of the year, the intensity of transactions and the efficiency of your team! Earlier on in my career, I worked with a team that was always in the bank by midnight. But later on, when I got to head the team, we were always done by 17.00-18.00 on a daily basis, and this earned me the nickname 'iron lady'. The 'boys' got to respect the 'iron lady' due to the efficiency with which I dispatched my duties.

(Respondent B1)

A career in banking does take its toll on family life. No matter what mechanisms you have in place to cope, a woman is still a woman; I miss my husband and kids all day long. It is not the same talking to them on the phone. I miss spending the afternoons with my kids helping them with their homework; even though the nanny helps them, I feel that I should play that role as their mother. My husband is not always happy with the long hours, but he is supportive though, which makes me feel bad sometimes. I just try to make it up to him as much as I can; you know sometimes he wants to be intimate with me at times that I really don't want to, but I give in to him to stop him sulking for days on end (laughs).

(Respondent D1)

From time to time I do look back and feel that urge to be a simple mother but overall, I have had a very good career rising to senior management; the job is tough but the reward is substantial, it just balances out really.

(Respondent E2)

Some of the views expressed by these respondents resonate quite strongly with Agonito (1993), who argues that the gender inequality debate has left many women accepting blame for their inability to comply with the expectations of the culturally imposed caregiver and homemaker roles imposed on them. There was, however, an innate feeling expressed by some of the respondents that they felt they did need to be more supportive of their children's development as mothers. This was perceived to come directly from within them rather than imposed externally by society.

4.3 Out of Office Engagements – Business Development Networking

Banking as a service rendered for the public good extends beyond the four walls of the bank, as Nigerian bankers tend to provide extra services for their most valued customers outside traditional banking hours. Senior executives are required to attend social functions organized by such valued customers as well as socialize with them at clubs and parties over the weekend. Under this theme, the survey sought the views of these female executives to determine how this aspect of their work fits with family life.

In this job, a lot depends on what you are prepared to accept or not accept! There is nowhere in my contract that says I have to hang out with clients over the weekend. Yes, the odd weekend, I don't mind, but it can't be every single weekend. I compensate for it during the week by having lunch with some clients, stopping by at their offices or having a quick evening drink. Clients are more interested in you delivering value to their business rather than hanging out with them, really...

(Respondent A1)

As an executive director, I get to do some things my own way; but looking back on the way up, you had to do things against your will. These days, it is not so tough, but there are times the managing director requires that

you mingle with some clients in order to secure a deal. That's bank business, you just get on with it.

(Respondent C1)

The socializing is a good opportunity to network and close very good deals. The problem is that men tend to view you as a loose woman hanging out and laughing pleasantly with other men when you are expected to be with your husband. In all sincerity, I know a couple of colleagues who ended up going the extra mile with their clients (chuckles) in order to close a deal; well, that's what they chose to do, it doesn't mean all women are like that. You know, some banks will not hire you as a married woman with principles because there is always that subtle expectation by your boss that if a client wants a little more than banking, then you should compromise!

(Respondent E1)

Respondent E1 makes very bold assertions with respect to views held of women in the Nigerian banking industry. These views are not far-fetched from the point of view of the authors. One of the authors, who worked over a significant period of time in the Nigerian banking industry, is of the view that the norms highlighted in the assertions are quite real. Female bank officers and executives tend to receive unsolicited sexual overtures from clients, and if this means increased income for the bank, and increased bonuses for the boss, then there is a tendency for the boss and the bank to look the other way. There is however an element of choice imposed on the female in question as highlighted by the respondent.

4.4 Work-Life Balance

Under this theme, respondents were asked specifically how they balance work and family commitments and how, if at all, the intense pressure within the banking environment is managed and dissipated to make room for a family life.

You can't imagine how lucky we are as women in this country, paying a nanny to look after my children while I am at work and having a driver to do the running around like dropping and picking the children from school, taking the nanny shopping and running general house errands costs just

peanuts! The only problem is being able to find trusted people who you can trust to take care of your home and family when you are off to work. I just make sure I employ some support checks like stopping at home unannounced for lunch, calling home several times a day and closing early now and again to maintain the balance. My hubby is my strength, without his support, it may not have been so smooth.

(Respondent D1)

Nannies, that's how we all cope! From the banking officer to the executive director, that's how we all cope! They are cheap to employ, but if you get the wrong one it could rip your family apart! A colleague of mine who was married with three kids had to resign from the bank recently when she found out that her nanny was pregnant for her husband! It wasn't just her nanny who was pregnant for him, it was rumoured that he even had another family with another woman. This colleague used to work so hard and never left the bank before 20.00-22.00 hours every day; she would also come in on some Saturdays and Sundays. We all felt sorry for her, but the rule of the game for a married woman in this industry is to give the bank a part of you but not all of you. Now she is separated with three children, and the bank is still operating without her! At the end of the day, you do need to remember that as a woman, your family is as important as your career because we do get lonely without our men, and you want to know he is there waiting for you... A lot depends on communication between a couple. If you negotiate well with your husband, he will allow you more room than you thought possible. We used to argue a lot earlier on in our marriage, but these days, if he says "no" to something and I don't argue, you see him looking so guilty all over his being, and he eventually comes round trying to be nice to me...

(Respondent B2)

A successful career in any industry for a man, for a woman involves sacrifice of some family time doesn't it? I recall when we were growing up, my father was never home. We

lived in this really big house and had many nice cars, clothes, everything; but when daddy was home, which was seldom, he would always fall asleep on the sofa. And this used to upset us so much, but mum would always stand in for him and say “your daddy is tired because he works so hard to buy you all the nice things you have, so don’t disturb his sleep.” I have ended up working so hard myself in this career and not spending as much time as I would have liked to spend with my kids and husband; but I have no regrets though. These days, I don’t leave home before the kids, I go with the driver to drop them off at school before I head off to work. I also normally leave the bank and arrive home in time for dinner at least twice a week; this was, however, not possible earlier on in my career. But being at the top now, it feels ‘a bit cooler’, now and again (reference to the pressure of work).

(Respondent C1)

4.5 The Glass Ceiling

This theme set out to investigate whether organizational cultures in the Nigerian banking industry favour male-dominated gendered management structures. The concept of the glass ceiling preventing skilled females from rising to the very top of the organization’s hierarchy was put before 10 female respondents at senior management level.

The glass what? (laughs hysterically). That’s what lazy people blame their failure on (laughs again). Let us imagine the scenario in this industry: you are given a target, male, female, everybody! The rule of the game is so simple, your promotion and bonus is tied to your performance. Let us assume that I meet and exceed my target, and my employer refuses to promote me because I am female. I can walk into at least 30 other banks with a list of my high performing clients and negotiate any position I want. So why do you think my employer will let me go because of a silly glass ceiling? The only ceiling in this bank, as far as I know, is your performance: hit the targets and up you go, full stop...

(Respondent C2)

I am an executive director with several male managers reporting to me, does that imply a glass ceiling? No, I don’t think there is

any such thing. The banking industry is dominated with men because of the long and tedious hours of work. The problem with most women feeling frustrated is that they try to do it the way the men do it, thinking that that is the only way up. No, women should use their own strength rather than trying to be men.

(Respondent C1)

I don’t think there is a glass ceiling, but as a wife and a mother, there is only so much you can give. And the industry demands that you give more than 200% of your life. Successful bankers, both male and female, don’t have a great deal of family life; the men are more willing to make that sacrifice than the women. That’s why there are fewer women at the top. I am not that keen to rise so high anymore. As a senior manager in a bank this size, I think I have had a successful career and will give more to my family than my career going forward.

(Respondent D2)

The views expressed under this theme reflect those of Berdahl and Moon (2013) who argue that men are equally likely to be affected by family considerations in their career growth as women are. Acker (1990), Powell *et al.* (2008), and a host of others who argue that organizations deliberately place a glass ceiling above female professionals do not find much support in the context of profit-oriented private sector organizations.

5.0 DATA ANALYSIS AND DISCUSSION

The survey was conducted under five major themes: gender and culture, industry tradition (long work hours), out-of-office engagement (business development networking), work-life balance and the glass ceiling. Each of these themes emerged from the literature covered in the conceptualization and theory section. These themes existing in current literature emerged from a different cultural context from the context studied in this survey, thus making the views generated from the survey quite interesting. The table below is a summary of the survey findings under the five themes adopted.

Theme	Summary of Findings
Gender and Culture	On average, respondents felt that the cultural impact of the broader society was still felt within the banking industry and women in banking were still viewed as 'betraying their families'. However, in a broader sense, the perceived cultural sentiment was fast receding as economic reasoning meant that women also had a breadwinning role to play in addition to their culturally assigned caregiving role.
Industry Tradition (Long Work Hours)	The culture of long hours in the bank meant a measure of sacrifice of quality family time with spouses, partners and children, but this was made up for by adopting various strategies such as employing paid helpers to look after children and carry out family chores. All the women interviewed stated that finding the appropriate help was their responsibility as the culturally assigned role of caregiving was still imposed on them thereby making it their role to put an alternative measure in place while they go out to work. Most of the women identified significant levels of conflict within the family and with spouses in early years of family life while trying to find the right balance; but once the balance was found, they collectively agreed that life was considerably more functional.
Out-of-Office Engagements (Business Development Networking)	Most of the respondents found this aspect of their job function to be an intrusion in their private life but admitted that they just had to get along with it as part of the 'baggage' associated with success. Some indicated that out-of-office socializing with clients earned them derogatory names and often caused friction with their spouses/partners.
Work-Life Balance	The view here with all the respondents was unanimous. Nannies and drivers saved the day! They all employed nannies and drivers to stand in for them while they worked. They all felt slightly uneasy ceding the responsibility of caregiver, which they all believed was theirs, to third parties. They felt the nannies were playing the mother role to their children, and a few of them felt quite uncomfortable with the idea of delegating the caregiver role.
The Glass Ceiling	This felt like a huge joke to most of the respondents. They all agreed that the Nigerian banking industry was performance-driven and that the only ceiling that could hinder one's growth in the industry was one's very own performance.

Under the gender and culture theme, the effect of societal culture on gender role assignment within the Nigerian banking industry was examined. The respondents did not feel that their organizations were gendered, in contrast to Acker (1990), Powell et al. (2008) due to their profit-oriented goals but did feel that women working within the organizations in the Nigerian banking industry had to prove themselves that little bit more to demonstrate that they were capable of surviving in what one respondent termed a boys' club.

Some of the respondents also acknowledged the existence of erstwhile societal stereotypes of women being at work while their husbands and children were at home, as still being encountered quite frequently with male colleagues and occasionally with female colleagues further down the hierarchy. This was consistent with Acker's theory of societal culture seeping into the role assignment structure of organizations. The overall view was that while the general perception of traditional, socially-accepted gender role assignment is still looming over the Nigerian society, the role of women as breadwinners is increasingly being accepted by men due to the harsh economic pressures that the family as an institution is frequently confronted with in Nigeria.

These economic pressures include the cost of provision of basic amenities such as housing, transportation, provision of a decent education for children, power supply, etc. The role of caregiver was, however, still far from being accepted by the men in contrast to Berdahl and Moon (2013), leaving career-oriented mothers and wives the sub-role of ceding the responsibility of caregiver to paid caregivers. With this mechanism in place, a balance was often approached with a few hiccups now and again. Due to the cheap cost of child care and other home care assistance such as drivers in Nigeria, these working mothers and wives, with cooperating husbands, were able to pursue a career in a supposedly male-dominated industry, facing a reduced level of societal constraints.

The second theme discussed the traditional long hours of work associated with banking. Quite a few of the respondents felt that with careful planning and an early start to the day, that the hours could be effectively reduced leading to an early finish (early in the context of the Nigerian banking industry means between 18.00-20.00 hours). When it was not

possible to get away early, the respondents were of the view that the next best thing was their mobile phones which helped them to keep in touch with their children and husbands to keep their relationships and family lives from going cold. The respondents all agreed that they sometimes questioned if the harsh working conditions were worth the price they had to pay for a career, but none of them had any regrets, as they felt that the tough times had paid off. However, they also recognised that they were a select few, as most women who set out to pursue a career in banking found that it sometimes meant sacrificing the family they had worked long and hard to secure.

The third theme examined how these executives managed out-of-office business development networking which was an essential part of their roles as senior executives. They all indicated that their husbands were uncomfortable, mostly due to male pride, with the idea that they were socializing with other men. Apart from the discomfort displayed by their husbands, they all felt that evenings and weekends was their time to return to their caregiving role which they all felt that they owed their children. There was a resounding impression with all the respondents that by pursuing a career in banking, they were giving up something which they felt quite naturally to be their responsibility, the role of caregiving which Acker (1990) broadly argues to be culturally imposed on women. There was an air of guilt, some regret and perhaps dejection with a few respondents when they talked about ceding this role to a paid caregiver. They all felt that it was a woman's role and joy to watch and experience every stage of their children's growth.

Under the fourth theme, a very interesting dialogue emerged. This theme examined work-life balance mechanisms employed by these female executives to maintain a reasonable balance between their work and family responsibilities. All the respondents interviewed depended on female nannies to care for their children and male drivers to support other family functions. Asked if they would consider employing a male nanny and a female driver, in the reverse order, they all delivered a resounding, "No!" The reason for this was that they all felt that women were "better wired" to provide childcare than men, and they felt that men were better at doing other things than females such as spending long hours behind the wheel driving through the dense Lagos traffic. This theme reflected the societally

assigned gender roles discussed in the literature as being relevant in the Nigerian context. For these women to pursue a career in a male dominated industry, other women had to play their roles, roles which they accepted as being gender-specific. They did not think that banking was a masculine role, but they felt that they had to employ other women to take up their gender role of caregiver to enable them to succeed in an overwhelmingly male but “gender-neutral” banking industry.

Following the gender neutral argument of the Nigerian banking industry, the fifth theme explored the concept of the glass ceiling. The response here was unanimously. “No,” as all 10 successful respondents identified that the industry was performance driven; where only high performers, irrespective of their gender, rose to the top. A few respondents however agreed that women faced significant difficulties rising to the top in banking because of the emotional guilt they felt as mothers “abandoning” their families in pursuit of a career in banking. One respondent said that men could be gone for months working away from their wives and children without a huge sense of guilt as long as they were achieving financial and career-enhancing goals, but that it wasn’t quite the same for women. She indicated that she constantly missed being a “real mum” and was looking forward to an early retirement from banking to start a business from home.

Beyond these five themes, respondents also discussed other socio-economic constraints causing extreme difficulties for them to survive working in an already traditionally harsh industry. One immediate problem the women collectively faced was sexual harassment occurring often directly and indirectly. Women working in such a highly customer-intense environment were often subjected to sexual advances by superiors, peers and clients. There was an expectation by the men around them that they all had a price and hence were “up for grabs.” Some of the respondents blamed this expectation on the women themselves, as in their view, some female colleagues did actually depend on their femininity to advance their careers rather than a strong toolkit of skills. This view resonates Agonito’s (1993) view that women themselves failed to understand the gender inequality debate, subordinating themselves to culturally assigned gender roles. Because of this, the men they associated

with had a blanket opinion of women in customer-driven white-collar roles. One respondent pointed out that a major reason why these unruly sexual advances had not been checked is that nobody ever went to court for sexual harassment. With the lack of an effective enforcement mechanism, there was no reason why men should cease harassing the women. Furthermore, issues such as incessant traffic jams, power failures and a host of other infrastructural problems made it difficult (but not impossible) for busy mums to effectively maintain a work-life balance. In the face of some of these difficulties, the vast majority of women often “throw in the towel” settling for the caregiving role.

6.0 CONCLUSION

The foregoing study examined the mechanisms employed by working mothers and wives in their bid to remain relevant in, and pursue a career within, the Nigerian banking industry, an industry that is currently male-dominated. The study followed an exploratory methodology to investigate themes generated from existing literature.

The themes generated were explored through semi-structured interviews with 10 respondents, all female, all married with children and all in senior management roles within the Nigerian banking industry. The study revealed that these females were aware that certain roles and functions were gender segregated within the wider society but did not think that this was the case within the Nigerian banking industry as the industry was clearly performance driven. They further felt that the glass ceiling was not applicable to women pursuing a career within the Nigerian banking industry but acknowledged that some women tried to pursue their careers using “male strategies” which the respondents admitted did not work for women.

Mechanisms employed to maintain the work-life balance were basically common to all the respondents which was mainly the employment of caregivers and home assistance staff as well as frequent negotiation and dialogue with spouses, most of whom were happy to have a second income coming into the home.

Overall, this study validates the occurrence of most of the themes emerging from the literature (gender and culture, gender role assignment and cultural influence) but disputes the concept of the glass ceiling in the Nigerian banking industry. The overall outcome of this study provides further

empirical evidence in support of the findings of Madichie (2009) who argues that Nigerian women have effectively shattered the glass ceiling and are as capable as their men folk. In spite of the limited sample size adopted in this study, the wealth of qualitative data embodied within the study provides a significant contribution to the literature on gender discourse in a politically evolving economy. The authors therefore hope that while the findings may not be generalizable due to the limited scope of the study and sample size, future studies can evolve from our findings to provide a broader and deeper context-based body of academic and policy evidence.

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